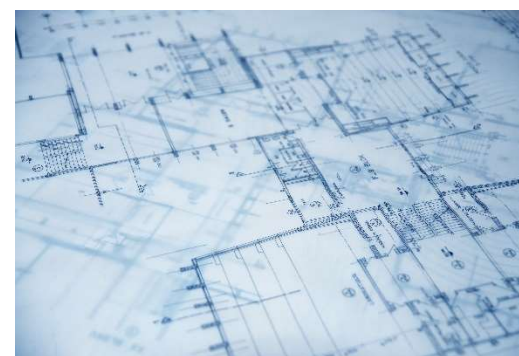




November 2024



## VILLAGE OF CLINTON

# Thompson-Nicola Regional District Housing Needs Assessment

# Thompson-Nicola Regional District

## Housing Needs Assessment

### Village of Clinton

**Prepared for:**

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## Executive Summary

The Thompson-Nicola Regional District Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the Thompson-Nicola Regional District. Housing needs have been assessed for each of the 10 Electoral Areas and for 9 participating member municipalities, including the Village of Clinton. This report aims to provide a comprehensive analysis of housing needs in the Village of Clinton.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province.

### Key Findings

Clinton VL (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	2.11	8.43
B. Persons Experiencing Homelessness	2.56	5.12
C. Suppressed Household Formation	20.77	83.09
D. Anticipated Growth	47.46	112.62
E. Rental Vacancy Rate Adjustment	0.35	1.42
F. Additional Local Demand	32.91	131.63
<b>Total New Units</b>	<b>106</b>	<b>342</b>

Source: Housing Assessment Resource Tools

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (extreme core housing need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These

projections provide a province-wide comparison of housing needs for all regions and municipalities.

The report additionally includes information assembled by the Village of Clinton on efforts to implement the findings of the previous housing needs assessment in 2021, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

# Table of Contents

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<b>EXECUTIVE SUMMARY</b> .....	<b>1</b>
<b>TABLE OF CONTENTS</b> .....	<b>3</b>
<b>1. INTRODUCTION</b> .....	<b>5</b>
STUDY LIMITATIONS .....	6
REPORT STRUCTURE .....	7
<b>2. COMMUNITY CONTEXT</b> .....	<b>9</b>
LOCATION.....	9
DEMOGRAPHICS.....	10
ADDITIONAL DEMOGRAPHIC & HOUSING STATISTICS .....	13
<b>3. HOUSING NEEDS PROJECTIONS</b> .....	<b>16</b>
PART A: SUPPLY OF UNITS TO REDUCE EXTREME CORE HOUSING NEED .....	17
PART B: SUPPLY OF UNITS TO REDUCE HOMELESSNESS.....	19
PART C: SUPPLY OF UNITS TO ADDRESS SUPPRESSED HOUSEHOLD FORMATION .....	20
PART D: SUPPLY OF UNITS TO MEET PROJECTED GROWTH.....	21
PART E: SUPPLY OF UNITS NEEDED TO REACH AT LEAST A 3% VACANCY RATE.....	23
PART F: SUPPLY OF UNITS NEEDED TO MEET LOCAL DEMAND .....	24
TOTAL ASSESSED HOUSING NEED.....	25
<b>4. COMMUNITY &amp; STAKEHOLDER ENGAGEMENT</b> .....	<b>27</b>
<b>5. KEY AREAS OF LOCAL NEED</b> .....	<b>30</b>
EXPAND NON-MARKET & SUPPORTIVE HOUSING OPTIONS .....	30
EXPAND RENTAL HOUSING SUPPLY .....	31
PLAN FOR THE AGING POPULATION.....	32
<b>6. ACTIONS TO ADDRESS HOUSING NEEDS</b> .....	<b>34</b>
<b>7. HOUSING &amp; TRANSPORTATION</b> .....	<b>35</b>
<b>APPENDIX 1: ADDITIONAL DEMOGRAPHIC &amp; HOUSING STATISTICS</b> .....	<b>38</b>
LOCAL ECONOMY .....	38
HOUSEHOLD TRENDS.....	39
HOUSEHOLD INCOME.....	40
HOUSING UNIT TYPES.....	41
NON-MARKET HOUSING .....	44
HOUSING SUITABILITY & ADEQUACY.....	44
SHELTER-COST-TO-INCOME RATIOS .....	45
CORE & EXTREME CORE HOUSING NEED .....	45
HOUSING MARKET CHARACTERISTICS.....	46
<b>APPENDIX 2: DETAILED HOUSING NEEDS CALCULATIONS</b> .....	<b>48</b>
<b>APPENDIX 3: GLOSSARY OF TERMS</b> .....	<b>54</b>

## List of Figures

Figure 1: Village of Clinton Map .....	9
Figure 2: Village of Clinton Population Trend .....	10
Figure 3: Village of Clinton Population Evolution .....	11
Figure 4: Benefits of housing near alternative transportation.....	36
Figure 5: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020) .....	40

## List of Tables

Table 1: Housing Needs Summary.....	5
Table 2: Village of Clinton Population Projections.....	12
Table 3: Households by Tenure.....	18
Table 4: Extreme Core Housing Need .....	18
Table 5: Extreme Core Housing Needs Rates.....	19
Table 6: Village of Clinton Homelessness.....	20
Table 7: Suppressed Households.....	21
Table 8: Regional Growth Rate .....	22
Table 9: Projected Growth.....	22
Table 10: Village of Clinton Vacancy .....	23
Table 11: Demand Buffer.....	24
Table 12: Village of Clinton Housing Need Total .....	25
Table 13: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace .....	35
Table 14: Major Economic Sectors (2006-2021).....	38
Table 15: Education Level (2021).....	38
Table 16: Commuting Status (2021).....	39
Table 17: Household Size (2006-2021) .....	39
Table 18: Private Households By Household Type (2021).....	40
Table 19: Median Total Income By Type (2020).....	41
Table 20: Total Private Dwellings By Occupancy & Usual Residency (2016-2021)	41
Table 21: Dwelling Units By Typology .....	41
Table 22: Occupied Private Dwellings By Number of Bedrooms.....	41
Table 23: New Home Registrations.....	42
Table 24: Housing Tenure (2006-2021) .....	43
Table 25: Dwellings By Tenure & Period of Construction.....	44
Table 26: Non-Market Housing Units .....	44
Table 27: Suitability Standards (2021).....	44
Table 28: Adequacy Standards (2021).....	45
Table 29: Shelter-Cost-To-Income Ratios (2021) .....	45
Table 30: Core Housing Need (2021).....	45
Table 31: Core Housing Need Over Time (2006-2021) .....	46
Table 32: BC Assessment Housing Values (2022-2023).....	46
Table 33: Rented Dwellings, Monthly Shelter Cost (2006-2021) .....	47

# 1. Introduction

Urbanics Consultants Ltd. has been retained by the Thompson-Nicola Regional District (TNRD) to undertake a Housing Needs Report update for all 10 Electoral Areas and 9 participating member municipalities. Member Municipalities include the Village of Ashcroft, District of Barriere, Village of Cache Creek, Village of Chase, District of Clearwater, Village of Clinton, District of Logan Lake, City of Merritt, and Sun Peaks Mountain Resort Municipality.

This report specifically examines the Village of Clinton, and provides the Provincially-approved housing needs projection, as well as commentary on transportation, housing, and updates since the last Housing Needs Assessment.

The Consultant developed this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, Thompson-Nicola Regional District, and others.

The Village of Clinton shares in some of British Columbia's wider housing difficulties, and by the provincial methodology has need of the following number of homes in the coming 5 and 20 years:

Table 1: Housing Needs Summary

Clinton VL (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	2.11	8.43
B. Persons Experiencing Homelessness	2.56	5.12
C. Suppressed Household Formation	20.77	83.09
D. Anticipated Growth	47.46	112.62
E. Rental Vacancy Rate Adjustment	0.35	1.42
F. Additional Local Demand	32.91	131.63
<b>Total New Units</b>	<b>106</b>	<b>342</b>

Source: Housing Assessment Resource Tools

## Study Limitations

As with all studies, there are limitations. It is unfortunate that for smaller jurisdictions the full set of data that might be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results.

Data and statistics for the report was sourced from a variety of government sources (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately effect lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflation), and this change has not fallen evenly across the economy.

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as



homelessness, suppressed household formation, rental vacancy rates, and projected growth.

As with all market studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available.

## Report Structure

The following outlines the structure of the report:

### 1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

### 2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

### 3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

### 4. Community & Stakeholder Engagement

Provides a brief summary of engagement exercises and key takeaways from the community survey.

### 5. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

### 6. Actions to Address Housing Needs

This section will provide information on how the previous housing needs study has been implemented and how issues have been addressed by the Village of Clinton.

## **7. Housing and Transportation**

This section details the importance of active transportation including walking, cycling, and transit and how it can improve housing outcomes.

### **Appendix 1: Additional Demographics & Housing Statistics**

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

### **Appendix 2: Housing Needs Calculations**

This section will provide more detailed information on housing needs calculations.

### **Appendix 3: Glossary of Terms**

## 2. Community Context

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### Location

The Village of Clinton is located on Highway 97, midway between Vancouver and Prince George. The community is over 150 years old and was founded as a direct result of the “boom” of the Cariboo Gold Rush.

The Village of Clinton is located in the traditional territory of the Secwépemc Nation.

Figure 1: Village of Clinton Map



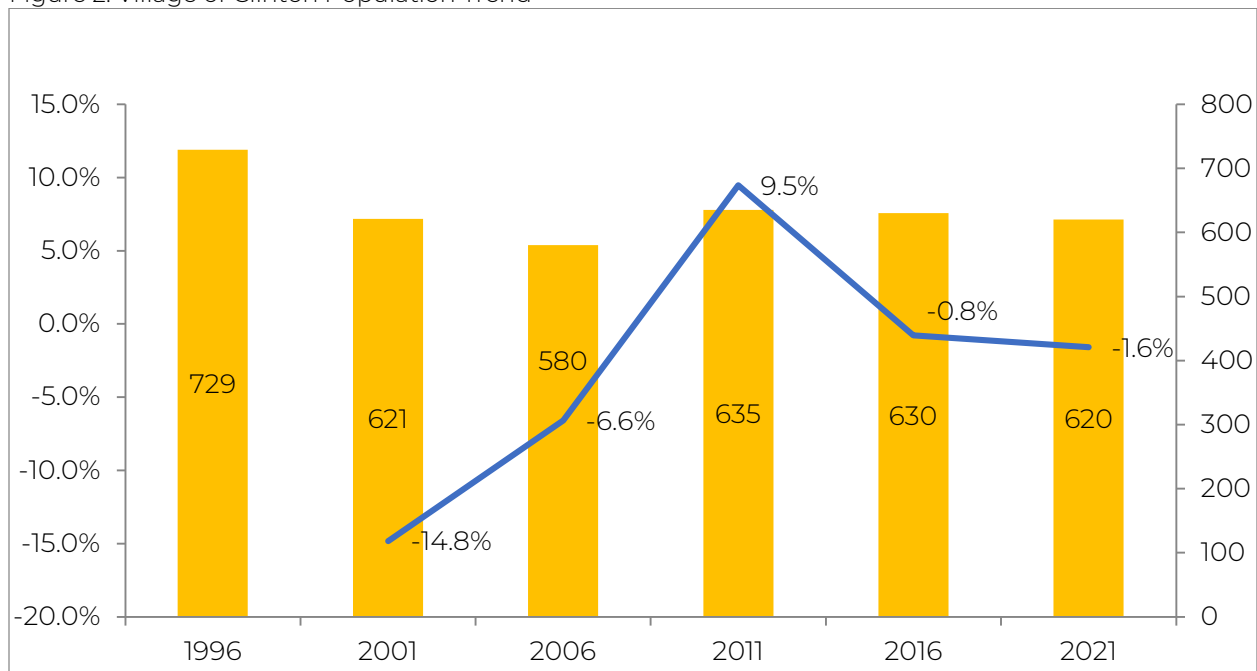
Clinton has a unique western atmosphere, stunning scenery, and abundant recreational activities, offering a wide range of year-round activities.

## Demographics

According to Statistics Canada Custom Census Reports, between 1996 and 2021, the Village of Clinton has seen population declines at a rate of 0.7% per annum, or a total population decline of 15%. The latest census period saw the population decline by 1.6% (annual average of -0.3% per annum).

It is important to note that 2021 census figures are from a Pandemic year and will have various quirks associated with severely disrupted living and working patterns seen in May of 2021.

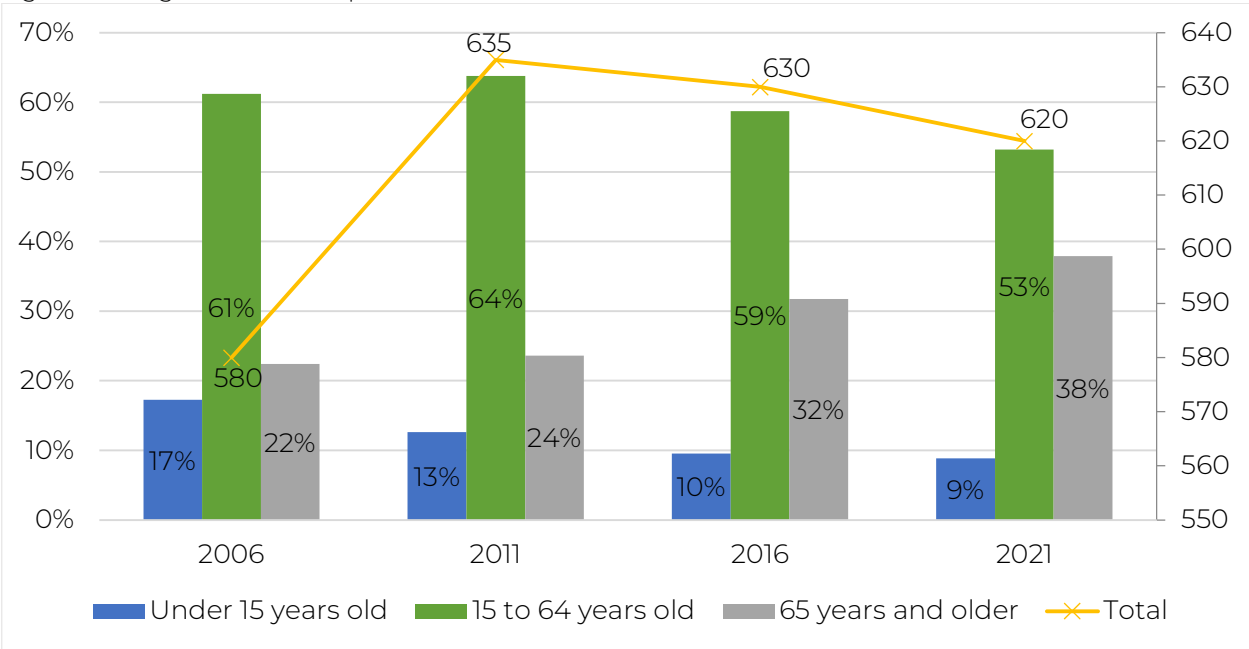
Figure 2: Village of Clinton Population Trend



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

The Village of Clinton has seen an increasing proportion of residents over the age of 65, a proportion that has increased from 22% in 2006 to 38% in 2021. The under 15, and 15 to 64 age cohorts have each experienced declines over this period.

Figure 3: Village of Clinton Population Evolution



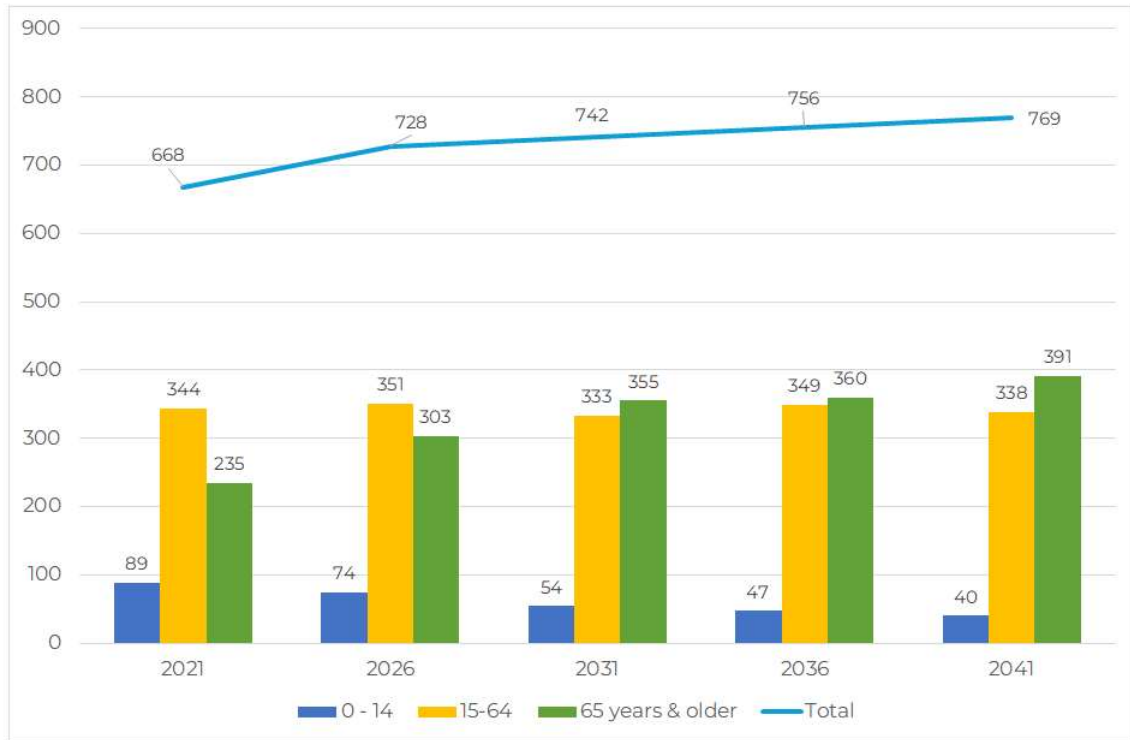
Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

BC Stats Population Projections are an important component of housing needs projections. The Village of Clinton is anticipated to see mild population growth, expanding the population base by a total of 15% between 2021 and 2041 (0.7% per annum). This is compared to the TNRD which is projected to see population growth at a rate of 30% between 2021 and 2041 (1.3% per annum average), and in BC at a rate of 38% (1.6% per annum average).

The over 65 population is projected to grow by 66% between 2021 and 2041, while the under 15 age group will see population declines of 55%. The 15-64 age cohorts are anticipated to gradually decline from 51% to 44% of the total population in 2041.

Table 2: Village of Clinton Population Projections

	Year	0 - 14	%	15-64	%	65 years & older	%	Total
	<b>2021</b>	89	13%	344	51%	235	35%	668
	<b>2026</b>	74	10%	351	48%	303	42%	728
	<b>2031</b>	54	7%	333	45%	355	48%	742
	<b>2036</b>	47	6%	349	46%	360	48%	756
	<b>2041</b>	40	5%	338	44%	391	51%	769
Change in Population 2021-2041 (%)		-55%		-2%		66%		15%
Avg. Annual Population Change (%)		-3.92%		-0.09%		2.58%		0.71%



BC Stats, P.E.O.P.L.E. Population Estimates and Projections (July 12, 2024)

Source: BC Stats, P.E.O.P.L.E. Population Estimates and Projections (July 12, 2024)

## Additional Demographic & Housing Statistics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

Some of the pertinent findings include:

- One and two person households comprise 84% of Clinton's total households as of the 2021 census. Larger households with 4 or more people have declined from 14% of households in 2006 to 5% of households in 2021. Average household size is 2.0 persons per household in 2021, which has generally held steady between 2006 and 2021.
- In terms of education levels, Clinton has a higher proportion of individuals with no certificate, diploma or degree (27%), as compared to TNRD (15%), and BC (13%). 8% of individuals have university education at a bachelor's level or above in Clinton as compared to 17% in TNRD, and 29% in BC.
- Renter households generally earn less than owner households. This is observed in each of the Village of Clinton, Regional District, and BC. In Clinton, renter households have median household incomes \$14,000 below owner households, as per the 2021 census (\$54,400 for owner households and \$40,400 for renter households).
- Clinton has a median total household income of \$53,600 as of 2020, which is 63% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$27,000 in Clinton vs. \$43,200 in the Province). Lone-parent families also have incomes well below the median total household income of economic families in Clinton (\$47,600 vs. \$68,000).
- 87% of private dwellings in Clinton are single-detached homes as per the 2021 census. In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (92% as of 2021 census) are housing that may be suitable for families (2 bedroom, 3 bedroom, and 4+ bedroom units). 1 bedroom units make up just 7% of occupied dwellings in Clinton, with no studio units recorded in the 2021 census. The lack of studio and 1 bedroom units can potentially result in challenges for households who may only be able to afford or maintain smaller units, such as seniors.

Smaller units can also provide much-needed affordable housing for low-income individuals.

- 36% of homes in Clinton were built between 1961 and 1980. 18% of the housing stock was built between 2001 and 2021.
- The Village of Clinton had a homeownership rate of 74% in 2021, higher than the Provincial rate of 67%. This amounts to 225 homeownership households and 85 renter households as of the 2021 Census.
- The Village of Clinton contains 7% of the non-market housing units in the Study Area (the study area excludes the City of Kamloops, which contains the majority of the non-market units in the TNRD). The Village of Clinton contains 45 non-market units, which includes 7 units of transitional supportive and assisted living, 32 units of independent social housing for seniors, and 6 units that have rental assistance in the private market. As such, the majority of the non-market housing units in Clinton consist of independent seniors' social housing.
- In Clinton, private households were not found to be below the suitability standard. As a comparison, 5% of homes at the provincial level were found to be below the suitability standard.
- 7% of private dwellings (20 housing units) were said to be below adequacy standards in Clinton, implying that they require major repairs. This is compared to 5% of dwellings in the TNRD, and 4% of dwellings in the Province.
- 8% of households in Clinton were found to be below the affordability standard (whether a household spends 30% or more of their before-tax income on housing). This is compared to 15% in the TNRD and 20% in the Province.
- Per the 2021 census data, 8.3% of Clinton households were identified as being in Core Housing Need, which is down considerably from 16.4% in 2016. This is compared to a rate of 10% in the TNRD and 13% in the Province as of the 2021 census.
- Those households in unaffordable, inadequate and unsuitable housing have been declining between 2006 and 2021 in Clinton. For example, those



households below the affordability standard have seen declines from some 29% of households below the affordability standard in 2006 to approximately 8% of households in 2021. Furthermore, those living in inadequate housing saw declines from 26% in 2006 to 7% in 2021. As a result, those Clinton households living in core housing need have declined from 16% in 2006 to 8% in 2021. A 2021 rate that is more favourable than in the TNRD (core housing need of 10%) and in the Province (core housing need of 13%).

- It is important to note that the 2021 census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.
- In terms of housing values provided by BC Assessment, the Village of Clinton had an average house value (average across all housing types) of approximately \$289,600 in 2023, an increase of 11.42% over 2022 when average house values were calculated at \$259,900. As a comparison Cache Creek saw average house values increase by 12%, Ashcroft by 9%, Logan Lake by 25%, and the City of Merritt by 20.5% between 2022 and 2023. Clinton also has the lowest average housing value out of these select communities in the Regional District.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Clinton was \$750, or about 50% of BC-wide levels. The numbers from the Census suggest that average monthly rents in Clinton have risen by 32% percent between 2006 and 2021, from \$569 to \$750. This is below rental increases seen at the Regional District level (44%). While substantial, rents have increased at an even higher rate in the province at 52%. This compares to an approximately 30% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Appendix 1 contains further data tables and charts reflecting demographic and housing characteristics of the Village of Clinton.

### 3. Housing Needs Projections

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The following Tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce extreme core housing need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness and population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a 'demand adjustment factor' for each municipality intended to provide some market input. The model is not trying to create a market-based estimate of

how much housing ought to be built, however it does incorporate the ‘local demand’ figure, which is a number provided by the Province with limited background information or documentation.

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province’s weighting of each sub-category’s importance for immediate address. For example, the total number of housing units to address homelessness is distributed over 10 years, recognizing the urgent needs of this population. While for other components, the housing units are distributed over 20 years with one-quarter of units to be delivered every 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area. For some purposes, 2021 is a ‘odd’ year, with incomes, prices, and economic activity strongly effected by the Covid-19 pandemic and associated responses. Some figures, such as core housing need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

### Part A: Supply of Units to Reduce Extreme Core Housing Need

This statistic refers to the Census estimate of households (both renters and homeowners) that are regarded by Statistics Canada as having housing that has an unsuitable number of bedrooms for the household size or is in an inadequate state of repair, and the household spends 50% or more of pre tax income on housing costs without being able to find affordable, adequate, suitable housing in the community. These figures are based upon an average across the 2006, 2011, 2016 and 2021 Censuses.

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 3: Households by Tenure

Clinton VL (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	200	270	260	225
Renters	90	40	70	85

The below table shows the total number and proportion of owners with a mortgage<sup>1</sup> and renter households in Extreme Core Housing Need in the four previous Censuses (Step 2).

Table 4: Extreme Core Housing Need

Clinton VL (CSD, BC)									
	2006		2011		2016		2021		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage	n/a		n/a		n/a		0	0.00%	0.00%
Renters	10	11.11%	0	0.00%	20	28.57%	0	0.00%	9.92%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

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<sup>1</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 5: Extreme Core Housing Needs Rates

Clinton VL (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	225	n/a	n/a
Owners with a mortgage	225	0.00%	0.00
Renters	85	9.92%	8.43
<b>Total New Units to Meet ECHN - 20 years</b>			<b>8.43</b>

As shown in the above table, there are just over 8 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years, driven by rental housing costs.

## Part B: Supply of Units to Reduce Homelessness

The following table apportions the homeless population of the Thompson-Nicola Regional District by the population of the Village of Clinton. Data is drawn from the Province's Integrated Data Project for the year 2021 and accounts for individuals who have received income assistance, and had no fixed address for three consecutive months or have stayed in a BC Housing affiliated shelter for at least one night, or both. This figure is based on regional need rather than homelessness rates specific to Clinton.

According to the 2021 Estimate of the Homeless Population in British Columbia, there are 1,151 people experiencing homelessness in the Thompson-Nicola Regional District.<sup>2</sup> The following table apportions the homeless population of the Regional District by the population of the Village of Clinton. As such, the proportional local number of people experiencing homelessness for Clinton is calculated at 5.12.

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<sup>2</sup> Ministry of Housing, BC Housing, 2021 Estimate of the Homeless Population in British Columbia

The Provincial methodology implements this figure to refer to the total new units needed to address homelessness over 20 years in the Village of Clinton. This calculation assumes that one permanent housing unit is required per person experiencing homelessness.

Table 6: Village of Clinton Homelessness

Clinton VL (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
139,265	6,740	4.84%	1,151	5.12
<b>Total New Units to Homelessness Needs - 20 years</b>				<b>5.12</b>

PEH refers to People Experiencing Homelessness.

### Part C: Supply of Units to Address Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 1.

Table 7: Suppressed Households

Clinton VL (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	12.69	0	0	0.00	12.69	12.69
25 to 34 years	8.00	8.00	0	0	8.00	8.00	16.00
35 to 44 years	16.36	16.36	0	25	16.36	-8.64	7.73
45 to 54 years	17.14	10.71	25	0	-7.86	10.71	2.86
55 to 64 years	102.14	0.00	65	0	37.14	0.00	37.14
65 to 74 years	50.00	16.67	50	10	0.00	6.67	6.67
75 years and over	77.78	0.00	65	20	12.78	-20.00	0.00
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>83.09</b>

As above, household maintainer rates have largely been suppressed for 55-64 year olds, and to a lesser degree for 25-34 year olds and 15-24 year olds.

By this estimate, there are a shortfall of about 83 units to address suppressed household formation over 20 years.

### Part D: Supply of Units to Meet Projected Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics.

The first table will show the 20-year household projections for Thompson-Nicola Regional District. The Regional Growth rate is calculated at 36.8%.

Table 8: Regional Growth Rate

Clinton VL (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	59,885	81,923	36.80%

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 9: Projected Growth

Clinton VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	305	418.00	113.00
Regionally Based Household Growth	36.80%	305	417.24	112.24
Scenario Average				112.62
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				<b>112.62</b>



Here the province estimates that the Village of Clinton will require approximately 113 units to accommodate projected population growth, subject to the methodological limitations described above.

### Part E: Supply of Units Needed to Reach At Least a 3% Vacancy Rate

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where Vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 10: Village of Clinton Vacancy

Clinton VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	85	87.63
Local Vacancy Rate	1.40%	98.60%	85	86.21
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>1.42</b>

For these purposes, the local rental vacancy rate in Clinton is assumed to be the provincial average as CMHC does not collect rental market data for smaller population centres. Under this estimate, 1.4 units are needed over the coming 20 years to achieve a 3% vacancy rate.

## Part F: Supply of Units Needed to Meet Local Demand

This component calculates additional demand for housing beyond the minimum units required to adequately house current and anticipated residents. The 'Demand Buffer' is intended to provide sufficient additional units to enable overall residential market 'health'.

A demand factor has been calculated for each municipality and is based on a ratio of housing price to housing density. This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. The demand factor for Clinton has been calculated at 1.34.

Table 11: Demand Buffer

Clinton VL (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	8.43
B. Persons Experiencing Homelessness	5.12
C. Suppressed Household Formation	83.09
E. Rental Vacancy Rate Adjustment	1.42
<b>Total</b>	<b>98.06</b>
Demand Factor	1.34
<b>Total New Units to Address Demand Buffer - 20 years</b>	<b>131.63</b>

The Clinton demand factor is then multiplied by the sum of the number of units recommended by Extreme Core Housing Need, Homelessness, Suppressed Household Formation, and the rental vacancy rate. This reveals the additional local housing demand of approximately 132 units as per the 20-year total.

## Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 12: Village of Clinton Housing Need Total

Clinton VL (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	2.11	8.43
B. Persons Experiencing Homelessness	2.56	5.12
C. Suppressed Household Formation	20.77	83.09
D. Anticipated Growth	47.46	112.62
E. Rental Vacancy Rate Adjustment	0.35	1.42
F. Additional Local Demand	32.91	131.63
<b>Total New Units</b>	<b>106</b>	<b>342</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

The assessment calls for a 20-year (2021 to 2041) need for 342 units in the Village of Clinton. The 5-year need (2021 to 2026) is calculated at 106 units, representing 31% of the total demand.

This suggests a substantial increase in the housing stock of 32% over the next five years and 102% over the next twenty years over the current census dwelling count.

As can be seen above, the largest part of the housing needs assessment is in the 'Additional Local demand' figure, projecting 132 units over 20 years, as well as the 'Anticipated Growth' figure, projecting 113 units over 20 years. Combined

these make up 71% of the housing needs over the next 20 years in the community.

It is important to note that the Anticipated Growth factor is based on the average of regional based household growth and local household growth from BC Stats' Household Projections for the year 2021 to 2041.

## 4. Community & Stakeholder Engagement

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Gathering feedback and insights from the community and stakeholders played a significant role in informing the Thompson-Nicola Regional District Housing Needs Report. Engagement activities included a survey and key informant interviews.

The purpose of the Community Survey was to gather input in terms of the current and emerging housing needs of TNRD residents, and understand the challenges residents may face as they seek housing across the continuum. The survey was conducted over a 6 week period in June and July 2024. It was made available online through the TNRD and participating local government websites. Hard copies of the survey were also available at Municipal Halls. The survey was completed with 523 complete responses and 983 incomplete responses. 9 of the complete responses were noted by respondents as living in the Village of Clinton.

Interviews and discussions were held with identified stakeholders including affordable housing operators, business owners, non-profits, and First Nations over the months of July and August 2024. Interviewees were asked about specific issues, challenges and concerns related to housing in the community.

Common themes surrounding housing supply and affordability were identified throughout the engagement process. These themes will be further explored in the context of the local areas throughout the report, including Section 5, Key Areas of Local Need.

The following provides a selection of survey responses from the Village of Clinton residents:

- Availability/supply of affordable housing (ownership or rental); Availability/supply of rental housing; suitability of housing; and supply/availability of seniors' housing have been identified as the most pressing housing issues in Clinton.
- The most common responses as to what housing forms are needed in Clinton included: apartment buildings with fewer than 5 storeys; townhomes/row homes, detached suites (laneway homes, garden suites,

coach house, etc.), triplex/fourplex; and emergency housing/homeless shelters.

A selection of comments (unedited) from Clinton survey respondents in terms of housing forms that are needed, includes:

- “Small 2-3 bedroom homes”
- “Need all forms of housing”
- “need housing for lower income”
- “all areas have different needs”
- “Convenience”
- “need housing for families”
- “There is a shortage of affordable and available rentals, this would help with that.”
- “This would help the housing situation with more affordable rent options.”
- “need more shelters, transition housing”
- “as mentioned there is zero rentals or homes to buy in the area as during covid all the people from the city sold their houses for huge sums of money and locals cannot compete.”
- “Communities of tiny houses would also be an affordable rental option or even to buy for people who would like to buy a home but can’t afford the higher house prices.”

A selection of responses from Clinton residents (unedited) as to how housing could be improved in the community/region, include:

- “Definite need for more rentals as well as homes for sale, prices have skyrocketed in the last few years as city dwellers have flooded the area and paid huge sums for houses, some of which sit vacant while locals are on the verge of being homeless”

- “build more affordable housing options as well as lowering the income requirements for low income housing to match the cost of inflation.”
- “As a crisis worker I see there is a high demand for affordable housing for families. At this point there are many families living in housing mixed with people that have high relations with police.”
- “Advocate for the abandonment of the step code. Promote locally produced building materials and simplified building methods over increased energy regulation.”
- “CUT THE “RED” TAPE!!”

A selection of additional comments (unedited) from Clinton survey respondents includes:

- “public transport would be nice to see, beyond the single bus that runs intermittently one day a week.”
- “There is a strong need for more affordable housing for seniors and low income families or single individuals.”
- “There is no housing for lower middle class to have nice homes away from questionable people.”
- “Renovations available to the home you own that the owner can t afford”
- “We are on disability and are paying 78 % of our income to rent only. Then we have to live.”
- “Make the process easier for small communities to move forward with potential plans”

## 5. Key Areas of Local Need

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The Village of Clinton faces housing challenges stemming from increasing unaffordability/increasing costs of housing, a lack of affordable and suitable rental housing supply, and an aging population. The findings from the analyses, stakeholder consultations, and surveys suggest the following key concerns:

### Expand Non-Market & Supportive Housing Options

Study findings reveal a need for those who are at-risk of homelessness or with very low-income including housing for low-income individuals, low-income families, low-income seniors, and those with disabilities in Clinton.

According to 2021 census data there are a recorded 25 households in Core Housing Need. Furthermore, 25 Clinton households are living below the affordability standard. 44% of Clinton survey respondents believe that their housing is not affordable for them, and one-third indicated they spend 30% or more of their before-tax income on housing. Stakeholder discussions and community survey respondents noted the need for low-income housing for families, singles, and seniors.

Options, working with the Province and with social services providers are on a spectrum including:

- Short term safety net housing
  - Emergency Shelters
  - Shelters for people fleeing domestic violence
- Supportive housing
  - Assisted living for seniors
  - Housing for the disabled
- Subsidized Housing
  - Independent living with below market rents



- o Mixed use market/non-market housing

Often these uses can be mixed, to provide a range of options on site, meeting multiple needs as well as market revenue to reduce the need for wider subsidy.

By nature, non-profit development doesn't have a lot of wiggle room. There are no profits to cushion unexpected expenses, as profits are pre-committed to providing affordable housing, and there are often higher costs to build and operate. With that narrow window of success, it's important that non-profit housing be as unburdened by costs and permitting process as practical. The more that things can be done quickly, predictably, and affordably, the more surplus there can be to sustain below-market rents and social services.

Potential ways in which non-market housing can be made more viable are through: Reduced property taxes and construction charges, making municipal land available to non-profits through creative land grants/leases etc., assisted with direct aid, or assistance in working with senior government.

### Expand Rental Housing Supply

A noted housing challenge facing the Village of Clinton is a lack of available and affordable rental units. Rents continue to increase, and some households are facing difficulty in securing appropriate housing. Indeed, when appropriately sized units are available, many exceed a price that is considered affordable or are reported to be substandard condition.

Between 2006 and 2021, average rents in Clinton increased by 32%. A lack of available rental stock will tend to push upward pressure on rents. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and homelessness.

There is a need for both market rental units and non-market rental units in the community. Market rental units are offered by private landlords and rented at rates set by the market. This includes purpose-built rental housing, as well as housing within the secondary rental market, including basements suites and other investor-owned houses or units. Non-market rental units are units owned or subsidized by government, a non-profit society or a housing cooperative and charge below market rents.

There are also programs offering rent assistance in the private market. This involves providing housing subsidies to eligible low-income families and low-income seniors with cash assistance to help with their monthly rent payments in the private market. This includes BC Housing's Rental Assistance Program (RAP), and the Shelter Aid for Elderly Renters (SAFER) program.

## Plan For the Aging Population

Based on BC Stats' population projections, Clinton is expected to grow by 15% between 2021 and 2041. This growth is dominated by the over 65 population which is projected to grow by a substantial 66% between 2021 and 2041, adding a net increase of roughly 156 seniors between 2021 and 2041. By 2041 more than half of Clinton's population will be over the age of 65.

Senior's housing needs evolve with age. Key challenges will include the maintainability of the housing stock as residents grow older. As residents age and wish to remain in the community, many of them will look for options to downsize and which are less maintenance intensive, such as apartments, condominiums, or secondary suites. Furthermore, an aging population presents accessibility issues, as stair-access housing becomes more of an obstacle. Such housing needs can be met by the provision of market and non-market elevator access apartment housing, as well as low-rise forms designed for accessibility. A key challenge will also be the need for housing that is livable for non-motorists. Providing suitable housing options within a walkable and central locale close to shops and services is recommended.

Inter-generational living and extended households in various housing forms can be seen as favourable options for many families. Secondary suites and carriage homes can provide families with the space to accommodate multi generations. Indeed, encouraging secondary suites, carriage houses, garden suites, and a broader variety of other dwelling types in existing neighbourhoods may allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).

Potential actions to promote greater accessibility in housing for seniors include:

- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend; initially focus on the four main features that make homes accessible to those with impaired mobility and fine motor skill:
- Step-free entries and single floor living, which eliminate the need to navigate stairs.
- Switches and outlets reachable at any height
- Wide hallways and doors to accommodate those in wheelchairs.
- Lever-style door and faucet handles.
- Encourage secondary suites, carriage houses, and a broader variety of other dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).
- Promote medium-density, ground-oriented housing and set standards for accessible, barrier-free housing.

Addressing these housing challenges will require partnerships, incentives, collaboration and resources from other sectors beyond a municipal level in order to make an impact on housing affordability.

## 6. Actions to Address Housing Needs

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The Previous Village of Clinton – Thompson-Nicola Regional District Housing Needs Report was completed in 2021.

Since that time, the Village of Clinton reports that it has taken steps toward establishing a Housing Corporation for the development of market- and below-market housing. The Village has been actively pursuing the acquisition of vacant property for housing development through land grants and nominal rent tenures.

Research and funding for Lot 9, a proposed Village-led subdivision plan has seen significant forward momentum but remains within the planning stages as funding to service the land remains a barrier. The Village is undergoing a development process review to assess ways to increase Clinton's attraction for property developers.

## 7. Housing & Transportation

This section explores the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

The following data is from the last two census reports regarding commuting by foot, by bicycle and by transit in the Village of Clinton. 2016 figures have included to show pre-pandemic figures as well. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self reported.

Table 13: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL MODE SHARE (2021)	TOTAL MODE SHARE (2016)
CLINTON	40	0	0	190	21.1%	17.7%
TNRD	3,270	470	1,915	56,280	10.0%	10.5%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%	22.4%

Source: Census 2016, 2021, Urbanics Consultants Ltd.

These do not reflect total use of feet, cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Commuting by foot saw an increase between 2016 and 2021 (2021 total mode share of 21.1%). This is quite a significant mode share for a small community and suggests that the community is easily walkable. Commuting by bicycle saw a decrease from 2016 and 2021 (2016 total bicycle mode share of 4.0%, and none reported in 2021).

It is important to note that the 2021 Census data was collected during the COVID-19 pandemic in April 2021 which likely negatively impacted transit ridership and other commuting data. In Clinton, foot transportation is the most common non-car means of getting around according to census data.

In terms of transit service in the community, Yellowhead Community Services operates and provides transportation between Ashcroft, Cache Creek, and

Clinton, as well as scheduled trips to Kamloops and 100 Mile House. The funding for this transit system is shared by the Villages and BC Transit. Additionally, a Health Link bus operates weekly, transporting passengers from Lillooet to Kamloops with several stops along the route.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails
- Locating housing near to employment, near to commercial amenities, and near to public services.

Where this requires infrastructure or services, it is important that infrastructure or services be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public Health and wellbeing

Figure 4: Benefits of housing near alternative transportation



Source: Housing, Infrastructure and Communities Canada, *Active Transportation Fund*

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance is one that may potentially not drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

# Appendix 1: Additional Demographic & Housing Statistics

## Local Economy

Table 14: Major Economic Sectors (2006-2021)

Major Economic Sectors	Village of Clinton				TNRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	30 (11%)	0 (0%)	20 (8%)	20 (10%)	8,820 (14%)	8,250 (13%)	8,855 (13%)	7,645 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	20 (8%)	0 (0%)	2,695 (4%)	2,740 (4%)	2,650 (4%)	2,570 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	45 (16%)	25 (13%)	85 (33%)	75 (37%)	17,780 (27%)	20,295 (31%)	20,055 (30%)	22,690 (32%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	110 (39%)	95 (50%)	55 (22%)	65 (32%)	18,680 (29%)	17,595 (27%)	18,580 (28%)	19,375 (28%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	80 (29%)	70 (37%)	75 (29%)	45 (22%)	14,010 (22%)	14,245 (22%)	13,315 (20%)	14,675 (21%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	15 (5%)	0 (0%)	0 (0%)	0 (0%)	3,040 (5%)	2,670 (4%)	3,090 (5%)	2,985 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	280	190	255	205	65,025	65,795	66,545	69,940	2,184,090	2,305,310	2,427,875	2,855,890

Table 15: Education Level (2021)

Education Level, 2021	Village of Clinton	TNRD	BC
No certificate, diploma or degree	155 (27%)	17,945 (15%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	205 (36%)	39,830 (34%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	205 (36%)	60,510 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	25 (4%)	13,360 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	120 (21%)	21,070 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	15 (3%)	5,465 (5%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	45 (8%)	20,615 (17%)	1,199,710 (29%)
Total		565	4,200,420



Table 16: Commuting Status (2021)

Commuting Status	Village of Clinton	TNRD	BC
Commute within census subdivision (CSD) of residence	105 (81%)	33,735 (74%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	25 (19%)	9,895 (22%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	1,380 (3%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	400 (1%)	8,915 (0%)
	130	45,410	2,050,065

## Household Trends

Table 17: Household Size (2006-2021)

Household Size, Village of Clinton	2006	2011	2016	2021
1 person	130 (45%)	95 (30%)	135 (42%)	120 (39%)
2 persons	105 (36%)	155 (49%)	110 (34%)	135 (44%)
3 persons	15 (5%)	30 (10%)	55 (17%)	35 (11%)
4 persons	20 (7%)	40 (13%)	10 (3%)	0 (0%)
5 or more persons	20 (7%)	0 (0%)	10 (3%)	15 (5%)
Total - Private households by household size	290	315	325	305
Number of persons in private households	580	635	630	615
Average household size	2.0	2.0	1.9	2.0

Table 18: Private Households By Household Type (2021)

Private Households by Household Type	Village of Clinton	TNRD	BC
One-census-family households	175 (57%)	38,250 (64%)	1,270,210 (62%)
Without children in a census family	115 (38%)	19,035 (32%)	571,815 (28%)
With children in a census family	65 (21%)	19,215 (32%)	698,400 (34%)
Multiple-census-family households	0 (0%)	1,245 (2%)	61,885 (3%)
Non-census-family households	125 (41%)	20,395 (34%)	709,745 (35%)
One-person households	120 (39%)	17,130 (29%)	600,425 (29%)
Two-or-more person non-census-family households	0 (0%)	3,265 (5%)	109,315 (5%)
Total - Private households by household type	305	59,885	2,041,830

### Household Income

Figure 5: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020)

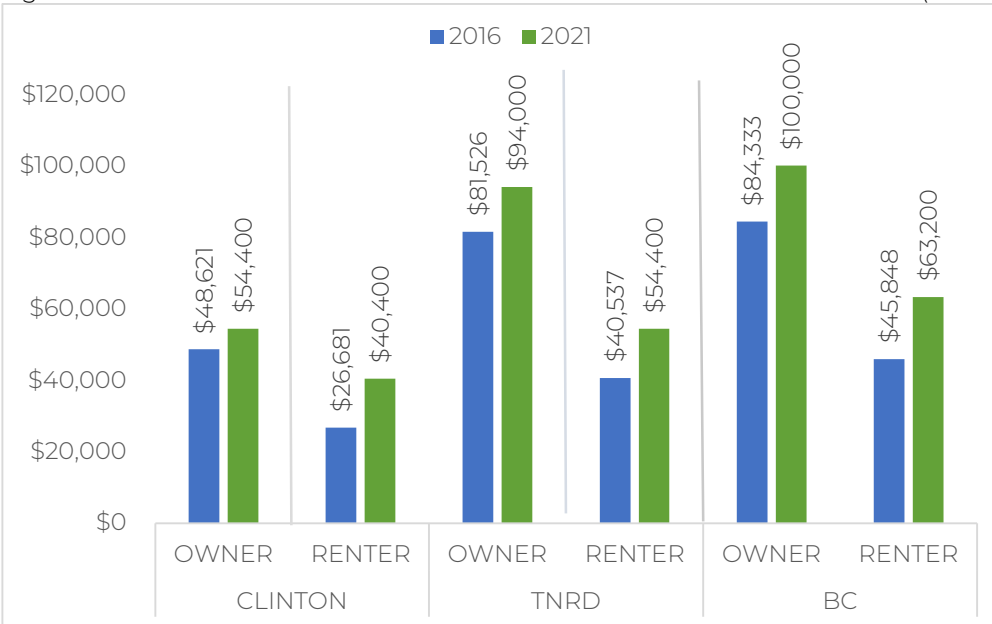


Table 19: Median Total Income By Type (2020)

Median Total Household Income (2020)	Median Total Household Income (2020)			% of BC Med Income	
	Clinton	TNRD	BC	Clinton	TNRD
<b>Median Total Income of Economic families</b>	\$68,000	\$103,000	\$107,000	64%	96%
Couple-only family	\$68,500	\$89,000	\$93,000	74%	96%
Couple-with-children family	\$102,000	\$140,000	\$138,000	74%	101%
Lone-parent family	\$47,600	\$67,000	\$70,500	68%	95%
<b>Median Total Household Income</b>	\$48,000	\$82,000	\$85,000	56%	96%
1-person households	\$27,000	\$40,000	\$43,200	63%	93%
2-or-more person households	\$67,500	\$103,000	\$108,000	63%	95%

## Housing Unit Types

Table 20: Total Private Dwellings By Occupancy &amp; Usual Residency (2016-2021)

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
<b>Total occupied private dwellings</b>	290	310	325	305	15	5	
Single-detached house	170	260	260	265	95	56	87
Semi-detached, row house and duplex	50	0	30	15	-35	-70	5
Semi-detached or double house	25	0	20	0	-25	-100	0
Row house	25	0	10	0	-25	-100	0
Apartment/flat in a duplex	0	0	0	0	0	/	0
Apartment in a building that has five or more storeys	0	0	0	0	0	/	0
Apartment in a building that has fewer than five storeys	25	0	10	30	5	20	10
Movable dwelling	50	15	25	0	-50	-100	0

Table 21: Dwelling Units By Typology

Private Dwelling Types	Village of Clinton		Ave. Annual Rate of Growth	TNRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	381	336	-2.48%	62,157	65,065	0.92%
Occupied by usual residents	327	291	-2.31%	55,504	59,885	1.53%
Vacant dwellings or dwellings occupied by temporary residents	54	45	-3.58%	6,653	5,180	-4.88%

Table 22: Occupied Private Dwellings By Number of Bedrooms

Occupied Private Dwellings by No. of Bedroom	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	315		325		305	
Studio	0	0	0	0	0	0
1 bedroom	15	5	25	8	20	7
2 bedrooms	35	11	125	38	150	49
3 bedrooms	185	59	110	34	60	20
4 or more bedrooms	85	27	60	18	70	23

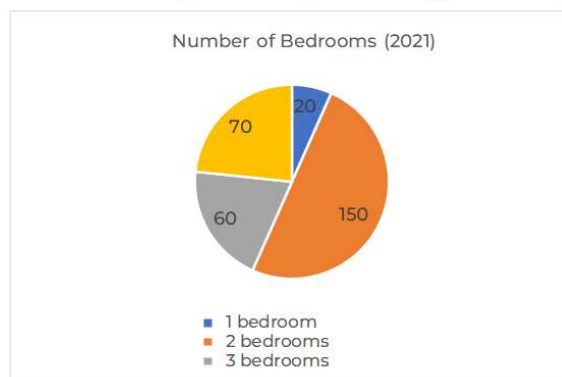
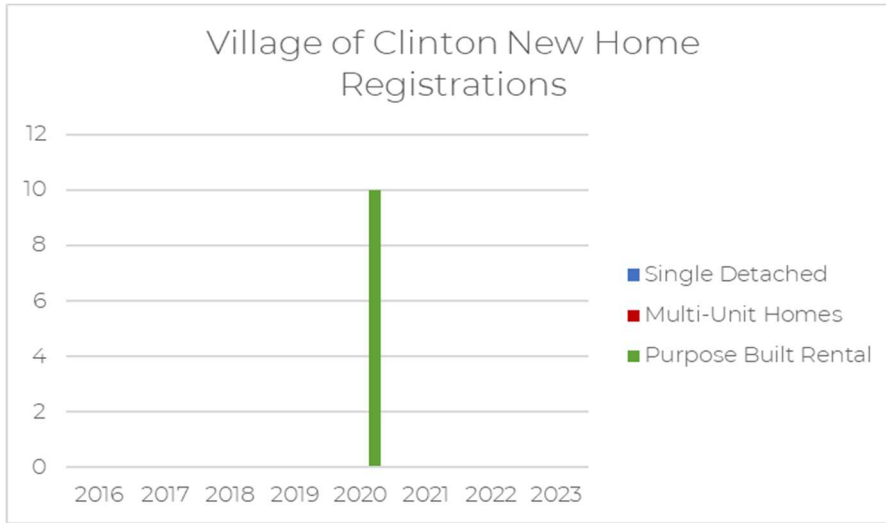


Table 23: New Home Registrations

	2016	2017	2018	2019	2020	2021	2022	2023	Total
<b>SINGLE DETACHED</b>									
<b>Thompson-Nicola</b>	<b>319</b>	<b>398</b>	<b>334</b>	<b>298</b>	<b>273</b>	<b>419</b>	<b>239</b>	<b>189</b>	<b>2469</b>
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	12	15	6	12	7	*	52
Cache Creek	*	*	*	*	*	*	*	*	
Chase	10	6	7	*	5	5	*	*	33
Clearwater	5	*	*	*	*	13	9	5	32
Clinton	*	*	*	*	*	*	*	*	
Kamloops	222	289	215	191	173	237	102	83	1512
Logan Lake	8	13	9	12	15	5	8	9	79
Lytton	*	*	*	*	*	*	*	*	
Merritt	26	37	33	24	15	53	45	42	275
Sun Peaks	5	9	10	12	5	10	7	6	64
Other communities and unincorporated areas	34	30	37	33	48	83	52	32	349
<b>Thompson-Nicola Excluding Kamloops</b>	<b>97</b>	<b>109</b>	<b>119</b>	<b>107</b>	<b>100</b>	<b>182</b>	<b>137</b>	<b>106</b>	<b>957</b>
<b>MULTI-UNIT HOMES</b>									
<b>Thompson-Nicola</b>	<b>259</b>	<b>281</b>	<b>449</b>	<b>356</b>	<b>252</b>	<b>364</b>	<b>322</b>	<b>305</b>	<b>2588</b>
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	*	*	*	*	*	*	
Cache Creek	*	*	*	*	*	*	*	*	
Chase	*	*	*	*	*	7	*	*	7
Clearwater	*	*	*	*	*	*	*	*	
Clinton	*	*	*	*	*	*	*	*	
Kamloops	255	232	374	340	214	305	209	273	2202
Logan Lake	*	*	*	*	*	*	*	*	
Lytton	*	*	*	*	*	*	*	*	
Merritt	*	*	*	7	9	*	17	14	47
Sun Peaks	*	35	72	*	29	44	76	12	268
Other communities and unincorporated areas	*	8	*	6	*	*	16	*	30
<b>Thompson-Nicola Excluding Kamloops</b>	<b>4</b>	<b>49</b>	<b>75</b>	<b>16</b>	<b>38</b>	<b>59</b>	<b>113</b>	<b>32</b>	<b>386</b>
<b>PURPOSE BUILT RENTAL</b>									
<b>Thompson-Nicola</b>	<b>112</b>	<b>238</b>	<b>409</b>	<b>200</b>	<b>557</b>	<b>100</b>	<b>330</b>	<b>456</b>	<b>2402</b>
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	*	*	*	*	*	*	
Cache Creek	*	*	*	*	*	*	*	*	
Chase	*	*	*	*	*	*	*	*	
Clearwater	*	26	*	20	*	20	*	*	66
Clinton	*	*	*	*	10	*	*	*	10
Kamloops	110	212	409	180	472	*	322	298	2003
Logan Lake	*	*	*	*	*	*	*	*	
Lytton	*	*	*	*	*	*	*	*	
Merritt	*	*	*	*	75	80	*	158	313
Sun Peaks	*	*	*	*	*	*	*	*	
Other communities and unincorporated areas	*	*	*	*	*	*	*	*	
<b>Thompson-Nicola Excluding Kamloops</b>	<b>2</b>	<b>26</b>	<b>0</b>	<b>20</b>	<b>85</b>	<b>100</b>	<b>8</b>	<b>158</b>	<b>399</b>
<b>TOTAL</b>									
Total Thompson-Nicola	690	917	1192	854	1082	883	891	950	7459
Total Thompson-Nicola (Excluding Kamloops)	103	184	194	143	223	341	258	296	1742

\*For privacy reasons data has been suppressed for communities where less than 5 homes registered in a year.



\*For privacy reasons data has been suppressed for communities where less than 5 homes registered in a year.

Table 24: Housing Tenure (2006-2021)

Dwellings	2006	2011	2016	2021
<b>Village of Clinton</b>				
Owners	200	270	260	225
Renters	90	45	65	85
Others (Band Housing)	0	0	0	0
Total occupied dwellings	290	315	325	305
Ownership Rate	69%	86%	80%	74%
<b>TNRD</b>				
Owners	38,200	40,695	41,515	44,030
Renters	11,770	12,355	13,810	615
Others (Band Housing)	405	325	180	15245
Total occupied dwellings	50,375	53,375	55,505	59,885
Ownership Rate	76%	76%	75%	74%
<b>British Columbia</b>				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

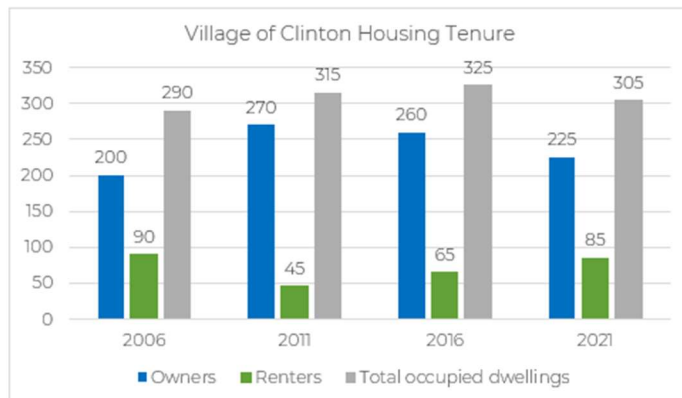


Table 25: Dwellings By Tenure & Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	305		225		85	
1960 or before	105	34	80	76	25	24
1961 to 1980	110	36	80	73	35	32
1981 to 1990	15	5	0	0	15	100
1991 to 2000	20	7	20	100	0	0
2001 to 2005	20	7	15	75	0	0
2006 to 2010	25	8	15	60	0	0
2011 to 2016	10	3	10	100	0	0
2016 to 2021	0	0	0	/	0	/

## Non-Market Housing

Table 26: Non-Market Housing Units

Local Government	Service Allocation Group and Service Allocation Subgroup										Local Government Total
	Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living	Independent Social Housing			Rent Assistance in Private Market		
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Service Allocation Group Subtotal	Low Income Families	Independent Seniors	Service Allocation Group Subtotal	Service Allocation Group Subtotal		
<b>Total Study Area</b>	<b>79</b>	<b>20</b>	<b>0</b>	<b>99</b>	<b>88</b>	<b>124</b>	<b>159</b>	<b>283</b>	<b>137</b>	<b>607</b>	
Ashcroft	0	0	0	0	10	0	0	0	12	22	
Barriere	0	0	0	0	0	0	0	0	1	1	
Cache Creek	0	0	0	0	0	0	0	0	6	6	
Chase	0	0	0	0	0	0	0	0	0	0	
Clearwater	0	0	0	0	2	26	66	92	24	118	
<b>Clinton</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>6</b>	<b>45</b>	
Logan Lake	50	0	0	50	0	0	12	12	8	70	
Merritt	0	20	0	20	58	72	49	121	49	248	
Sun Peaks Mountain	0	0	0	0	0	0	0	0	1	1	
Thompson-Nicola A (Wells Gray)	0	0	0	0	0	0	0	0	1	1	
Thompson-Nicola J (Copper Desert Country)	0	0	0	0	0	0	0	0	2	2	
Thompson-Nicola L (Grasslands)	0	0	0	0	1	26	0	26	4	31	
Thompson-Nicola M (Beautiful Nicola Valley - North)	29	0	0	29	0	0	0	0	3	32	
Thompson-Nicola N (Beautiful Nicola Valley - South)	0	0	0	0	0	0	0	0	1	1	
Thompson-Nicola O (Lower North Thompson)	0	0	0	0	0	0	0	0	2	2	
Thompson-Nicola P (Rivers and the Parks)	0	0	0	0	10	0	0	0	17	27	

Prepared by BC Housing's Research and Corporate Planning Dept., May 2024  
 Source: Unit Count Reporting Model, March 31, 2024

- The Village of Clinton contains 7% of the non-market housing units in the Study Area. The Study Area excludes the City of Kamloops.

## Housing Suitability & Adequacy

Table 27: Suitability Standards (2021)

Suitability Standards	Clinton	TNRD	BC
Total - Private households by housing below standards	300	55,040	1,915,755
Below the suitability standard (not suitable)	0	1365	86,655
% below the suitability standard (not suitable)	0	2	5

Table 28: Adequacy Standards (2021)

Adequacy Standards (2021)	Clinton	Owner	Renter	TNRD Total	BC Total
Total	300	215	80	55,040	1,915,755
Below the adequacy standard (major repairs needed)	20	0	0	2,525	74,035
% below the adequacy standard (major repairs needed)	7	0	0	5	4

## Shelter-Cost-To-Income Ratios

Table 29: Shelter-Cost-To-Income Ratios (2021)

Shelter-cost-to-income ratios	Clinton	TNRD	BC
<b>Owner and Tenant Households with Incomes &gt; \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio</b>	300	55,040	1,915,755
Spending <30% of Income on Shelter Costs	275	46,795	1,530,185
Spending 30% or more of Income on Shelter Costs	25	8,245	385,570
<b>Owner Households in Non-Farm Non-Reserve Private Dwellings</b>	225	43,535	1,353,695
Owner Households with a Mortgage	55	24,565	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	10%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$592	\$1,279	\$1,654
Median Value of Dwellings (\$)	\$250,000	\$500,000	\$785,000
<b>Tenant Households in Non-Farm Non-Reserve Private Dwellings</b>	80	14,250	624,625
Tenant Households in Subsidized Housing	0.0%	13.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	30%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$750	\$1,196	\$1,492

## Core & Extreme Core Housing Need

Table 30: Core Housing Need (2021)

Households	Village of Clinton			TNRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	300	215	80	55,040	40,790	14,250	1,915,755	1,291,130	624,625
Share	100%	72%	27%	100%	74%	26%	100%	67%	33%
Below Suitability Standard	-	-	-	1,365	530	840	86,655	36,330	50,325
Rate	0%	0%	0%	2%	1%	6%	5%	3%	8%
Below Adequacy Standard	20	-	-	2,525	1,785	735	74,035	49,250	24,785
Rate	7%	0%	0%	5%	4%	5%	4%	4%	4%
Below Affordability Standard	25	-	-	8,245	3,960	4,285	385,570	199,355	186,215
Rate	8%	0%	0%	15%	10%	30%	20%	15%	30%
Below All Three Standards	-	-	-	30	-	25	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	25	-	-	5,585	2,290	3,295	257,090	102,850	154,240
Rate	8%	0%	0%	10%	6%	23%	13%	8%	25%
Extreme Core Housing Need	-	-	-	2,570	1,240	1,330	134,625	64,795	69,825
Rate	0%	0%	0%	5%	3%	9%	7%	5%	11%

Table 31: Core Housing Need Over Time (2006-2021)

<b>Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	29.1	18.0	17.7	8.3
Inadequate Housing (%)	25.5	8.2	11.3	6.7
Unsuitable Housing (%)	9.1	0.0	3.2	0.0
<b>Core Housing Need (%)</b>	<b>16.4</b>	<b>11.5</b>	<b>8.1</b>	<b>8.3</b>
<b>Extreme Core Housing Need (%)</b>	<b>9.1</b>	<b>0.0</b>	<b>4.8</b>	<b>0.0</b>
Number of Households In Core Need	45	35	25	25
Extreme Core Housing Need (Count)	<b>25</b>	<b>0</b>	<b>15</b>	<b>0</b>

## Housing Market Characteristics

Table 32: BC Assessment Housing Values (2022-2023)

<b>BC Assessment Housing Values</b>	<b>2022</b>	<b>2023</b>
Single Family Dwelling	\$200,195	\$267,846
<i>% Change</i>		33.79%
Residential Dwelling with Suite	\$299,240	\$361,160
<i>% Change</i>		20.69%
Duplex (non-strata)	\$198,000	\$257,925
<i>% Change</i>		30.27%
Manufactured Home	\$135,351	\$116,887
<i>% Change</i>		-13.64%
2 Acres Or More (Single Family Dwelling, Duplex)	\$448,840	\$487,299
<i>% Change</i>		8.57%
2 Acres Or More (Manufactured Home)	\$277,933	\$290,298
<i>% Change</i>		4.45%
Fourplex		\$245,775
<i>% Change</i>	/	
<b>Average</b>	<b>\$259,927</b>	<b>\$289,599</b>
<i>% Change</i>		11.42%



Table 33: Rented Dwellings, Monthly Shelter Cost (2006-2021)

<b>Rented Dwellings: Monthly Shelter Cost</b>			
2021	Clinton	TNRD	BC
Median	\$ 705	\$ 1,130	\$ 1,370
Average	\$ 750	\$ 1,196	\$ 1,492
2016- Average	\$ 616	\$ 985	\$ 1,149
2011- Average	\$ 653	\$ 899	\$ 1,075
2006-Average	\$ 569	\$ 829	\$ 980
Percentage Increase 2006-2021	32%	44%	52%

## Appendix 2: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for the supply of units to address suppressed household formation (Component C of the Housing Needs Calculations).

Below is the number of households by age and tenure of household maintainer in 2006.

Clinton VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	15
25 to 34 years	20	20
35 to 44 years	15	15
45 to 54 years	40	25
55 to 64 years	55	0
65 to 74 years	45	15
75 years and over	25	0

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many

households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

Clinton VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	0	0
35 to 44 years	0	25
45 to 54 years	25	0
55 to 64 years	65	0
65 to 74 years	50	10
75 to 84 years	55	20
85 years and over	10	0

The below table will compare these census years.

Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	35	65	30	55
15 to 24 years	20 to 24 years	30	65	25	55
25 to 34 years	25 to 29 years	15	50	0	20
25 to 34 years	30 to 34 years	35	50	20	20
35 to 44 years	35 to 39 years	30	55	10	60
35 to 44 years	40 to 44 years	25	55	50	60
45 to 54 years	45 to 49 years	50	105	10	45
45 to 54 years	50 to 54 years	55	105	35	45
55 to 64 years	55 to 59 years	45	70	65	130
55 to 64 years	60 to 64 years	25	70	65	130
65 to 74 years	65 to 69 years	70	90	60	100
65 to 74 years	70 to 74 years	20	90	40	100
75 years and over	75 to 79 years	10	45	65	140
75 years and over	80 to 84 years	25	45	60	140
75 years and over	85 years and over	10	45	15	140

The next table will show the headship rate for 2006.

Clinton VL (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	15	65	0.00%	23.08%
25 to 34 years	20	20	50	40.00%	40.00%
35 to 44 years	15	15	55	27.27%	27.27%
45 to 54 years	40	25	105	38.10%	23.81%
55 to 64 years	55	0	70	78.57%	0.00%
65 to 74 years	45	15	90	50.00%	16.67%
75 years and over	25	0	45	55.56%	0.00%

Applying these rates to the 2021 population provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

Clinton VL (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	23.08%	55	0.00	12.69
25 to 34 years	40.00%	40.00%	20	8.00	8.00
35 to 44 years	27.27%	27.27%	60	16.36	16.36
45 to 54 years	38.10%	23.81%	45	17.14	10.71
55 to 64 years	78.57%	0.00%	130	102.14	0.00
65 to 74 years	50.00%	16.67%	100	50.00	16.67
75 years and over	55.56%	0.00%	140	77.78	0.00

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

Clinton VL (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	12.69	0	0	0.00	12.69	12.69
25 to 34 years	8.00	8.00	0	0	8.00	8.00	16.00
35 to 44 years	16.36	16.36	0	25	16.36	-8.64	7.73

45 to 54 years	17.14	10.71	25	0	-7.86	10.71	2.86
55 to 64 years	102.14	0.00	65	0	37.14	0.00	37.14
65 to 74 years	50.00	16.67	50	10	0.00	6.67	6.67
75 years and over	77.78	0.00	65	20	12.78	-20.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							83.09

## Appendix 3: Glossary of Terms

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**Apartment in a building that has fewer than five storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

**Apartment in a building that has five or more storeys:** A dwelling unit in a high-rise apartment building which has five or more storeys.

**Apartment or flat in a duplex:** One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

**Assisted living:** Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

**Below-market rental:** Housing with rents equal to, or lower than, average rates in private market rental housing.

**Census Family:** A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.

**Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.

**Core Housing Need:** A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative



local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

**Headship Rate (Or Primary Household Maintainer Rate):** The ratio of the number households of a primary household maintainer age to the total population of an age group, which indicates the likelihood of household formation in each of the age groups

**Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

**Housing Adequacy:** Refers to a given dwelling’s need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways: Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required. Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding. Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

**Housing Suitability:** Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household

**Median Before-Tax Household Income:** The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.

- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

**Movable Dwelling:** Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

**Row house:** One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

**Safe homes:** Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

**Second-stage housing:** Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

**Semi-detached house:** One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

**Seniors housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live

independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.

**Shelter:** These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

**Single-detached house:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

**Supportive housing:** This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.

**Transitional housing:** Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.